

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

SCOTT R. CLARK
CAMILLE A. CLARK
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Repondents.

Case No.: 11-70708 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 27, 2016

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/29/2011 and confirmed on 11/16/11 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		49,639.20
Less Refunds to Debtor	467.94	
TOTAL AMOUNT OF PLAN FUND		49,171.26

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,000.00	
Trustee Fee	1,699.66	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		4,699.66

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	CLEARFIELD BANK & TRUST	0.00	0.00	0.00	0.00
	Acct: ?				
	CLEARFIELD BANK & TRUST	0.00	0.00	0.00	0.00
	Acct: ?				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXX6/11				
	CONSUMER PORTFOLIO SVCS/CPS	0.00	2,954.43	0.00	2,954.43
	Acct: 5378				
	JPMORGAN CHASE BANK NA	20,642.27	20,642.27	2,794.80	23,437.07
	Acct: 6712				
					26,391.50
Priority					
	PAUL W MCEL RATH JR ESQ	8.33	8.33	0.00	0.00
	Acct:				
	SCOTT R. CLARK	0.00	0.00	0.00	0.00
	Acct:				
	SCOTT R. CLARK	467.94	467.94	0.00	0.00
	Acct:				
	JASON MAZZEI ESQ	2,991.67	2,991.67	0.00	0.00
	Acct:				
	MCEL RATH LEGAL HOLDINGS LLC	0.00	0.00	0.00	0.00
	Acct:				
	JPMORGAN CHASE BANK NA	0.00	11,889.58	0.00	11,889.58
	Acct: 6712				
					11,889.58
Unsecured					
	ADVANTAGE CASH SERVICES	0.00	0.00	0.00	0.00
	Acct: ?				
	ADVANTAGE CASH SERVICES	0.00	0.00	0.00	0.00
	Acct: XXX5589				
	AMERILOAN	0.00	0.00	0.00	0.00
	Acct: XXX2141				
	BENEFICIAL/HFC(*)	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: XXX6929				
	BENEFICIAL/HFC(*)	0.00	0.00	0.00	0.00
	Acct: XXX3511				
	VANDA LLC	1,788.54	749.72	0.00	749.72
	Acct: 6056				
	CERTEGY CHECK SYSTEMS++	0.00	0.00	0.00	0.00
	Acct: XXX4877				
	CNB BANK	0.00	0.00	0.00	0.00
	Acct: XXX1666				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: XXX2497				
	DISCOVER BANK(*)	2,912.44	1,220.84	0.00	1,220.84
	Acct: 4915				
	DJR GROUP++	0.00	0.00	0.00	0.00
	Acct: ?				
	DJR GROUP++	0.00	0.00	0.00	0.00
	Acct: XXX2812				
	FIRST COMMONWEALTH BANK	0.00	0.00	0.00	0.00
	Acct: XXX1857				
	JCPENNEY CO INC/MONOGRAM*++	0.00	0.00	0.00	0.00
	Acct: XXX4913				
	OLD NAVY++	0.00	0.00	0.00	0.00
	Acct: XXX9815				
	WAL MART++	0.00	0.00	0.00	0.00
	Acct: XXX5889				
	HSBC++	0.00	0.00	0.00	0.00
	Acct: XXX3481				
	HSBC++	0.00	0.00	0.00	0.00
	Acct: XXX0372				
	LOAN SHOP	0.00	0.00	0.00	0.00
	Acct: XXX4920				
	LVNV FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: XXX0451				
	LVNV FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: XXX7613				
	MIDLAND CREDIT MANAGEMENT INC	636.76	266.92	0.00	266.92
	Acct: XXXXXXXX4056				
	MIDNIGHT VELVET	0.00	0.00	0.00	0.00
	Acct: XXX3550				
	PLAIN GREEN LLC++	0.00	0.00	0.00	0.00
	Acct: XXX6538				
	RAB INC	0.00	0.00	0.00	0.00
	Acct: XXX5872				
	MIDLAND FUNDING LLC BY AMERICAN IN	430.11	180.29	0.00	180.29
	Acct: 7613				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: XXX1726				
	MIDLAND FUNDING LLC BY AMERICAN IN	487.65	204.41	0.00	204.41
	Acct: 0451				
	SPRINGLEAF FINANCIAL SVCS INC	0.00	0.00	0.00	0.00
	Acct: XXX1612				
	THE SWISS COLONY	0.00	0.00	0.00	0.00
	Acct: XXX384A				
	THINK CASH FDB++	0.00	0.00	0.00	0.00
	Acct: XXX2397				
	THINK CASH FDB++	0.00	0.00	0.00	0.00
	Acct: XXX7438				
	TRIDENT ASSET MGMT++	0.00	0.00	0.00	0.00
	Acct: XXX0128				
	USA CREDIT	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: XXX0147				
	WELLS FARGO BANK++	0.00	0.00	0.00	0.00
	Acct: XXX9001				
	AUTOVEST LLC	0.00	0.00	0.00	0.00
	Acct: 2063				
	PRA RECEIVABLES MANAGEMENT LLC -	8,512.68	3,568.34	0.00	3,568.34
	Acct: 9000				
	ANDREW F GORNALL ESQ	0.00	0.00	0.00	0.00
	Acct:				
					6,190.52

TOTAL PAID TO CREDITORS

44,471.60

TOTAL

CLAIMED 0.00

PRIORITY 20,642.27

SECURED 14,768.18

Date: 09/27/2016

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

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Imaged Certificate of Notice Page 5 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

SCOTT R. CLARK
CAMILLE A. CLARK
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.: 11-70708 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

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United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Scott R. Clark
Camille A. Clark
DebtorsCase No. 11-70708-JAD
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: jfur
Form ID: pdf900Page 1 of 2
Total Noticed: 53

Date Rcvd: Sep 28, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2016.

db/jdb +Scott R. Clark, Camille A. Clark, 108 Dixon Avenue, Du Bois, PA 15801-1215
 cr EMC MORTGAGE, Mail Code LA4-5555 700 Kansas Lane, Monroe, LA 71203
 cr +JPMORGAN CHASE BANK, N.A., 10790 Rancho Bernardo Rd, San Diego, CA 92127-5705
 cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Chase Records Center Attn: Correspondenc,
 Mail Code LA4-5555 700 Kansas Lane, Monroe, LA 71203
 13111422 +Advantage Cash Service, PO BOX 50191, Oklahoma City, OK 73140-5191
 13111423 +Ameriloan, Post Office Box 111, Miami, OK 74355-0111
 13111424 +Ameriloan, c/o Pinion North Collections Depart, 2730 San Pedro NE Suite H,
 Albuquerque, NM 87110-3365
 13196739 Autovest, L.L.C., PO Box 2247, Southfield, MI 48037-2247
 13111425 +Beneficial/Hfc, Po Box 3425, Buffalo, NY 14240-3425
 13111426 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One, Po Box 85520, Richmond, VA 23285)
 13111427 +Certegey, P.O. Box 30046, Tampa, FL 33630-3046
 13134483 +Clearfield Bank & Trust Company, PO Box 171, Clearfield, PA 16830-0171
 13134484 +DJR Group, LLC., 15503 Ventura Blvd., Suite 300, Encino, CA 91436-3127
 13111432 +Dubois Regional Medical Center, 529 Sunflower Drive, Du Bois, PA 15801-2378
 13111433 +Emc Mortgage, Po Box 293150, Lewisville, TX 75029-3150
 13111438 #+Hsbc, Po Box 5253, Carol Stream, IL 60197-5253
 13111439 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
 13135885 +JP Morgan Chase Bank, N.A., MAIL CODE: OH4-7119, 3415 Vision Drive,
 Columbus, OH 43219-6009
 13134486 +Loan Shop Online, 2207 Concord Pike, Wilmington, DE 19803-2908
 13120412 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego CA 92108-2709
 13111441 +Midland Credit Mgmt, 2365 Northside Drive, Suite 300, San Diego CA 92108-2709
 13111442 +Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
 13111444 +RAB INC, PO BOX 34111, Memphis, TN 38184-0111
 13111445 +RCS Financial, PO Box 852039, Richardson, TX 75085-2039
 13111446 +Sears / CBSD, PO Box 6189, Sioux Falls, SD 57117-6189
 13111449 +Swiss Colony Inc, 1112 7th Ave, Monroe, WI 53566-1364
 13111450 +Thinkcashfbd, Brandywine Commons 1000 Rocky Run Par, Wilmington, DE 19803-1455
 13111451 +Tridentasset.Com, 5755 Northpoint Pkwy Ste, Alpharetta, GA 30022-1142
 13111452 Usa Credit, Customer Service One Millennium Dri, Uniontown, PA 15401
 13111453 +Wells Fargo Bank, 1250 Montego Way, Walnut Creek, CA 94598-2875

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 29 2016 03:03:04
 Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457
 cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 29 2016 01:50:13
 PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
 cr E-mail/PDF: rmscedi@recoverycorp.com Sep 29 2016 01:51:08
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
 Miami, FL 33131-1605
 13144508 +E-mail/Text: bncmail@w-legal.com Sep 29 2016 01:55:22 CANDICA L.L.C.,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 14110918 +E-mail/Text: bankruptcy@consumerportfolio.com Sep 29 2016 01:55:28
 CONSUMER PORTFOLIO SERVICES, INC., PO BOX 57071, IRVINE, CA 92619-7071
 13111428 +E-mail/Text: BANKRUPTCY@BANKCNB.COM Sep 29 2016 01:56:00 Cnb Bank, 1 S 2nd St,
 Clearfield, PA 16830-2355
 13111429 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Sep 29 2016 01:55:42
 Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
 13111430 E-mail/Text: mrdiscen@discover.com Sep 29 2016 01:54:01 Discover, Po Box 15316,
 Wilmington, DE 19850
 13138409 E-mail/Text: mrdiscen@discover.com Sep 29 2016 01:54:01 Discover Bank,
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 13210457 E-mail/PDF: rmscedi@recoverycorp.com Sep 29 2016 01:50:20 Equable Ascent Financial, LLC,
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 13134485 E-mail/Text: bankruptcynotice@fcbanking.com Sep 29 2016 01:54:10 First Commonwealth Bank,
 PO Box 400, Indiana, PA 15701
 13111434 +E-mail/PDF: gecsedirecoverycorp.com Sep 29 2016 01:50:51 GE Money Bank, PO Box 103104,
 Roswell, GA 30076-9104
 13111435 E-mail/PDF: gecsedirecoverycorp.com Sep 29 2016 01:50:00 Gemb/Jcp, Po Box 984100,
 El Paso, TX 79998
 13111436 +E-mail/PDF: gecsedirecoverycorp.com Sep 29 2016 01:50:51 Gemb/Old Navy, Po Box 981400,
 El Paso, TX 79998-1400
 13111437 +E-mail/PDF: gecsedirecoverycorp.com Sep 29 2016 01:50:00 Gemb/Walmart, Po Box 981400,
 El Paso, TX 79998-1400
 13211805 E-mail/PDF: rmscedi@recoverycorp.com Sep 29 2016 01:50:21 Granite Recovery LLC,
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 13111440 +E-mail/PDF: resurgentbknofifications@resurgent.com Sep 29 2016 01:50:27 Lvnv Funding Llc,
 Po Box 740281, Houston, TX 77274-0281
 13536933 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 29 2016 02:06:30 Midland Funding LLC,
 by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457

District/off: 0315-7

User: jfur
Form ID: pdf900

Page 2 of 2
Total Noticed: 53

Date Rcvd: Sep 28, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13857214 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 29 2016 02:00:13
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
13111443 E-mail/Text: bankruptcypgl@plaingreenloans.com Sep 29 2016 01:55:46
Plain Green Customer Support, 93 Mack Road, Suite 600 P.O. Box 255, Box Elder, MT 59521
13527707 E-mail/PDF: rmscedi@recoverycorp.com Sep 29 2016 01:51:08
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
13111448 E-mail/PDF: cbp@springleaf.com Sep 29 2016 01:49:03 Springleaf Financial S, 621 W High St,
Ebensburg, PA 15931
13624466 +E-mail/Text: bncmail@w-legal.com Sep 29 2016 01:55:42 Vanda, LLC,
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank of America, National Association, et al...
13111421 Scott R. Clark and Camille A. Clark
cr* Autovest, L.L.C., PO Box 2247, Southfield, MI 48037-2247
cr* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
13538041* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,
Houston, TX 77210-4457
13111447* +Sears/Cbsd, Po Box 6189, Sioux Falls, SD 57117-6189
13111431 ##+DJR Group, LLC., 2 E Gregory Blvd., Kansas City, MO 64114-1118

TOTALS: 2, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Bank of America, National Association, et al...
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Joint Debtor Camille A. Clark ecf@mcelrathlaw.com,
donotemail.ecfbackupon@gmail.com
Paul W. McElrath, Jr. on behalf of Debtor Scott R. Clark ecf@mcelrathlaw.com,
donotemail.ecfbackupon@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5